

IN RE:

JEFFREY L. THOMAS  
ELISA M. LIBERATORE-THOMAS  
Debtor(s)

Ronda J. Winneccour  
Movant  
vs.  
No Respondents.

**DEFAULT O/E JAD**

Bankruptcy No. 16-20253-JAD

Chapter 13

Related To Doc. No. 100

**ORDER OF COURT**

AND NOW, this 20th day of May, 2019, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1) This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2) The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3) To the extent not previously terminated, the wage attachment(s) issued in this case is/ are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4) Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5) Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6) After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED

5/20/19 8:41 am

CLERK

U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:



JEFFERY A. DELLER  
U.S. BANKRUPTCY JUDGE

In re:  
 Jeffrey L. Thomas  
 Elisa M. Liberatore-Thomas  
 Debtors

Case No. 16-20253-JAD  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

 User: aala  
 Form ID: pdf900

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 Total Noticed: 70

Date Rcvd: May 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2019.

db +Jeffrey L. Thomas, 516 Bute Road, Uniontown, PA 15401-9604  
 jdb +Elisa M. Liberatore-Thomas, 5 Greene Drive, P.O. Box 432, Richeyville, PA 15358-0432  
 14170692 +Adagio Health, 960 Penn Avenue, Pittsburgh, PA 15222-3812  
 14170699 +Brownsville ASD & Boro. c/o SWRTB, One Centennial Way, Scottdale, PA 15683-1741  
 14170701 CBCS, P.O. Box 2724, Columbus, OH 43216-2724  
 14170703 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
 (address filed with court: Continental Finance, P.O. Box 105125, Atlanta, GA 30348-5125)  
 14170702 CitiMortgage, Inc., Bankruptcy Servicing Center, P.O. Box 140609, Irving, TX 75014-0609  
 14182004 +Dr. Leslie P. Midla D.D.S., 2842 Main Street, Beallsville, PA 15313-0018  
 14170705 ECMC, P.O. Box 16408, Saint Paul, MN 55116-0408  
 14170706 ECMC, P.O. Box 75906, Saint Paul, MN 55175  
 14170707 +Emergency Physicians of Washington, 155 Wilson Avenue, Washington, PA 15301-3336  
 14170708 Emergency Resource Management, Inc., P.O. Box 371980, Pittsburgh, PA 15250-7980  
 14170714 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit Company, National Bankruptcy Service Center,  
 P.O. Box 6275, Dearborn, MI 48121)  
 14170709 +Farnam & Ffile Rentals, 4306 State Route 51 South, Belle Vernon, PA 15012-3533  
 14182003 +Fayette Waste, P.O. Box 65, Waltersburg, PA 15488-0065  
 14767849 +Fayette Waste, LLC, PO Box 1086, Uniontown, PA 15401-1086  
 14170711 +First Data, 265 Broad Hollow Road, Melville, NY 11747-4833  
 14170713 First National Credit Card, P.O. Box 5097, Sioux Falls, SD 57117-5097  
 14170715 Ford Motor Credit Company, c/o Weltman, Weinberg & Reis,  
 1400 Koppers Building--436 7th Avenue, Pittsburgh, PA 15219  
 14170716 Highmark Blue Shield, 120 Fifth Avenue, Pittsburgh, PA 15222-3099  
 14170718 +Interventional Radiology Specialists, 10567 Sawill Parkway--Suite 100,  
 Powell, OH 43065-6672  
 14170719 Laboratory Corporation of America, P.O. Box 2240, Burlington, NC 27216-2240  
 14170720 Legacy Visa, P.O. Box 5097, Sioux Falls, SD 57117-5097  
 14197573 +Leslie P. Midla D.D.S., PO Box 39, Beallsville, PA 15313-0039  
 14170722 McKesson Patient Care Solutions, inc., P.O. Box 645034, Pittsburgh, PA 15264-5034  
 14170723 +Medac-Keystone Anesthesia Consultants, The Washington Hospital, 155 Wilson Avenue,  
 Washington, PA 15301-3398  
 14170724 Medical Bureau of Pittsburgh, c/o CBCS, P.O. Box 2724, Columbus, OH 43216-2724  
 14182002 Mumtaz A. Alvi, M.D., 1580 Broad Avenue, Suite 2, Belle Vernon, PA 15012-1998  
 14170726 National Rehab. Equipment, Inc., Airstide Business Park, 540 Lindbergh Drive,  
 P.O. Box 1135, Moon Township, PA 15108-6135  
 14248251 +PNC BANK, National Association, PNC Mortgage, a division of PNC Bank, NA,  
 3232 Newmark Drive, Attn: Bankruptcy, Miamisburg, OH 45342-5421  
 14170732 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 14170730 +Pathology Associates of Washington, PA, 155 Wilson Avenue, Washington, PA 15301-3336  
 14170731 +Pittsburgh Veterinary Specialty Services, 807 Camp Horne Road, Pittsburgh, PA 15237-1207  
 14182005 +Planet Fitness, 609 Pittsburgh Street, Uniontown, PA 15401-2276  
 14170736 Quest Diagnostics, P.O. Box 740717, Cincinnati, OH 45274-0717  
 14170738 Rohland, Patt, Rohland Associates, 119 Thornton Road, Brownsville, PA 15417-9607  
 14170739 Santander Consumer USA, Attn: Bankruptcy Dept., P.O. Box 560284, Dallas, TX 75356-0284  
 14176183 +Santander Consumer USA, Inc., P.O. Box 961245, Fort Worth, TX 76161-0244  
 14170728 +The Orthopedic Group, P.C., 800 Plaza Drive--Suite 240, Belle Vernon, PA 15012-4019  
 14170745 +The Washington Hospital, 155 Wilson Avenue, Washington, PA 15301-3398  
 14182006 +Tregembo Motors, 125 Wilson Road, Bentleyville, PA 15314-1027  
 14170741 Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankrupt-adjdept@wesbanco.com May 21 2019 02:06:22 WESBANCO BANK, INC,  
 WESBANCO BANK. INC, 1 BANK PLAZA, WHEELING, WV 26003-3565  
 14170695 E-mail/Text: ebnbankruptcy@ahm.honda.com May 21 2019 02:06:16 American Honda Finance,  
 P.O. Box 168088, Irving, TX 75016-8088  
 14173420 E-mail/Text: ebnbankruptcy@ahm.honda.com May 21 2019 02:06:16  
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,  
 Irving, TX 75016-8088, 866-716-6444  
 14170697 E-mail/Text: g20956@att.com May 21 2019 02:06:27 AT&T Mobility, 5020 Ash Grove Road,  
 Springfield, IL 62711-6329  
 14170693 E-mail/Text: ally@ebn.phinsolutions.com May 21 2019 02:05:31 Ally Financial,  
 P.O. Box 130424, Roseville, MN 55113-0004  
 14218724 E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM May 21 2019 02:09:55  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 14170696 +E-mail/Text: bkrpt@retrievalmasters.com May 21 2019 02:06:08  
 American Medical Collection Agency, 4 Westchester Plaza--Building 4,  
 Elmsford, NY 10523-1615  
 14170698 E-mail/Text: bnc@bass-associates.com May 21 2019 02:05:30 Bass & Associates,  
 3936 East Fort Lowell Road--Suite 200, Tucson, AZ 85712-1083  
 14170700 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 21 2019 02:09:50 Capital One,  
 c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14170704 +E-mail/Text: vmpcpherson@creditmanagementcompany.com May 21 2019 02:06:23  
Credit Management Company, 2121 Noblestown Road, P.O. Box 16346,  
Pittsburgh, PA 15242-0346  
14170712 +E-mail/Text: collectionslegal@parknationalbank.com May 21 2019 02:06:46  
First Knox National Bank, P.O. Box 1270, Mount Vernon, OH 43050-1270  
14170717 E-mail/Text: cio.bnccmail@irs.gov May 21 2019 02:05:40 Internal Revenue Service,  
P.O. Box 7346, Philadelphia, PA 19101-7346  
14170721 +E-mail/Text: ebn@ltdfin.com May 21 2019 02:05:44 LTD Financial Services,  
7322 Southwest Freeway--Suite 1600, Houston, TX 77074-2010  
14170725 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 21 2019 02:09:19 Midland Funding,  
c/o American InfoSource LP, P.O. Box 4457, Houston, TX 77210-4457  
14170727 +E-mail/Text: bankruptcydepartment@tsico.com May 21 2019 02:06:30  
NCO Financial Systems, Inc., P.O. Box 15618, Dept. 51, Wilmington, DE 19850-5618  
14170729 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 21 2019 02:06:01 PA Department of Revenue,  
Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946  
14170733 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 21 2019 02:20:36  
Portfolio Recovery, P.O. Box 41067, Norfolk, VA 23541  
14179617 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 21 2019 02:09:16  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
14182009 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 21 2019 02:06:01  
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
Harrisburg, PA 17128-0946  
14170734 +E-mail/Text: csidl@sbcglobal.net May 21 2019 02:06:24 Premier BankCard/Charter,  
P.O. Box 2208, Vacaville, CA 95696-8208  
14172882 E-mail/Text: bnc-quantum@quantum3group.com May 21 2019 02:05:53  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788  
14170735 E-mail/Text: bnc-quantum@quantum3group.com May 21 2019 02:05:53 Quantum3 Group, LLC,  
P.O. Box 788, Kirkland, WA 98083-0788  
14170737 +E-mail/Text: Supportservices@receivablesperformance.com May 21 2019 02:06:39  
Receivables Performance Management, 20816 44th Avenue West--Suite 100,  
Lynnwood, WA 98036-7744  
14170740 E-mail/PDF: clerical@simmassociates.com May 21 2019 02:09:49 Simm Associates, Inc.,  
P.O. Box 7526, Newark, DE 19714-7526  
14170742 +E-mail/Text: BankruptcyNotice@upmc.edu May 21 2019 02:06:29 UPMC Physician Services,  
1650 Metropolitan Street, Third Floor--Customer Service, Pittsburgh, PA 15233-2213  
14170743 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 21 2019 02:05:24  
Verizon, Attn: Bankruptcy, 500 Technology Drive, Weldon Spring, MO 63304-2225  
14170744 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 21 2019 02:05:24  
Verizon Wireless Bankruptcy Admin., P.O. Box 3397, Bloomington, IL 61702-3397  
14170746 E-mail/Text: bankrupt-adjdept@wesbanco.com May 21 2019 02:06:22 WesBanco Bank,  
Bankruptcy Department, One Bank Plaza, Wheeling, WV 26003-3565

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Ford Motor Credit Company LLC  
cr PNC BANK, National Association  
14192630\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company LLC, Dept. 55953, P O Box 55000,  
Detroit MI, 48255-0953)  
14195705\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company LLC, P. O. Box 62180,  
Colorado Springs, CO 80962)  
14170694 ###AmerAssist AR Solutions, 8415 Pulsar Place, Columbus, OH 43240-4033  
14170710 ##Fidelis Recovery Management, LLC, 2221 New Market Parkway, Suite108,  
Marietta, GA 30067-9310

TOTALS: 2, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 22, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC BANK, National Association andygornall@latouflawfirm.com  
Andrew R. Thalman on behalf of Creditor WESBANCO BANK, INC andrewthalman@pgka.com  
Daniel R. White on behalf of Joint Debtor Elisa M. Liberatore-Thomas dwhite@zeblaw.com, gianna@zeblaw.com; dwhite.zmw@gmail.com; r63228@notify.bestcase.com  
Daniel R. White on behalf of Debtor Jeffrey L. Thomas dwhite@zeblaw.com, gianna@zeblaw.com; dwhite.zmw@gmail.com; r63228@notify.bestcase.com  
James Warmbrodt on behalf of Creditor PNC BANK, National Association bkgroup@kmllawgroup.com  
James P. Valecko on behalf of Creditor Ford Motor Credit Company LLC jvalecko@weltman.com, PitEcf@weltman.com  
Joshua I. Goldman on behalf of Creditor PNC BANK, National Association bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteeewdpa.com

TOTAL: 9